

2. Every such policy, except as hereinafter provided, issued in this State by an insurer authorized to do business in this State after January 1, 1942 shall contain certain standard provisions, which shall be in the words and in the order hereinafter set forth and shall be preceded in every policy by the caption "Standard Provisions." In each such standard provision, and in the optional standard provisions set forth in sub-section three hereof, wherever the word "insurer" is herein used, there shall be substituted therefor in the policy the word "company" or corporation" or "association" or such other word as will properly designate the insurer issuing such policy. Such required standard provision shall be as follows:

(a) A standard provision relative to the contract and to change of occupation which may be in either of the following two forms, of which Form (D) is to be used in policies which do not provide for reduction of benefits on account of change of occupation and Form (E) is to be used in policies which do so provide; and if Form (E) is used and the policy provides indemnity against loss from sickness, the words "or contracts sickness" may be inserted immediately after the words "in the event that the insured is injured":

(D): 1. This policy includes the endorsements and attached papers, if any, and contains the entire contract of insurance. No reduction shall be made in any indemnity herein provided by reason of change in the occupation of the insured or by reason of his doing any act or thing pertaining to any other occupation.

(E): 1. This policy includes the endorsements and attached papers, if any, and contains the entire contract of insurance except as it may be modified by the insurer's classification of risks and premium rates in the event that the insured is injured after having changed his occupation to one classified by the insurer as more hazardous than that stated in the policy, or while he is doing any act or thing pertaining to any occupation so classified, except ordinary duties about his residence or while engaged in recreation, in which event the insurer will pay only such portion of the indemnities provided in the policy as the premium paid would have purchased at the rate but within the limits so fixed by the insurer for such more hazardous occupation.

If the law of the State in which the insured resides at the time this policy is issued requires that prior to its issue a statement of the premium rates and classification of risks pertaining to it shall be filed with the State official having supervision of insurance in such State, then the premium rates and classification of risks mentioned in this policy shall mean only such as have been last filed by the insurer in accordance with